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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/729,517	12/05/2003	Brian D. Oxman	FMR-002	2393

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EXAMINER

COLAN, GIOVANNA B

ART UNIT	PAPER NUMBER
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2162

DATE MAILED: 06/06/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	10/729,517	OXMAN ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Giovanna Colan	2162	

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --**

**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

**Status**

- 1) ☒ Responsive to communication(s) filed on 05 December 2003.
- 2a) ☐ This action is **FINAL**.                      2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

**Disposition of Claims**

- 4) ☒ Claim(s) 1-26 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-26 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

**Application Papers**

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☒ The drawing(s) filed on 05 December 2003 is/are: a) ☒ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

**Priority under 35 U.S.C. § 119**

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All    b) ☐ Some \*    c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).
- \* See the attached detailed Office action for a list of the certified copies not received.

**Attachment(s)**

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)                        | 4) <input type="checkbox"/> Interview Summary (PTO-413)                     |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)               | Paper No(s)/Mail Date. _____  |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152) |
| Paper No(s)/Mail Date <u>05/20/2004</u> .  | 6) <input type="checkbox"/> Other: _____                                    |

### **DETAILED ACTION**

1. This action is issued in response to applicant filed application on 12/05/2003.
2. Claims 1 – 26 are pending.
3. The information disclosure statement (IDS) submitted on 05/20/2004. The submission is in compliance with the provisions of 37 CFR 1.97. Accordingly, the information disclosure statement is being considered by the examiner.

### ***Claim Rejections - 35 USC § 102***

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

5. Claims 1 – 24, and 26 are rejected under 35 U.S.C. 102(b) as being anticipated by Broadbent et al. (Broadbent hereinafter) (US Patent App. Pub. 2001/0047326 A1, published: November 29, 2001).

Regarding Claim 1, Broadbent discloses a computerized system for producing a domestic relations order comprising:

a receiver for receiving information relating to a domestic relations order (Figure 4A, item 401, Page 9, [0123], lines 3 – 8, Broadbent<sup>1</sup>; wherein the information requested for the DRO as defined in the specification includes user information and account/financial/funds information; and the loan application requests user information and financial information. Therefore, the type of information requested to be received, are similar and the cited portion corresponds to the claimed limitation);

a rules engine in communication with the receiver for authenticating the received information (Figure 4A, item 403, Page 3 and 9, [0027] and [0123], lines 6 – 8 and 8 – 14; respectively, Broadbent); and

a document assembler for automatically incorporating the authenticated information into an assembled domestic relations order (Figure 4D, items 482 and 483, Page 10, [0125] and [0126], lines 14 – 17 and 18 – 21; respectively, Broadbent<sup>2</sup>).

Regarding Claim 2, Broadbent discloses a system of claim 1 wherein a subset of the received information is received from a participant in an employee benefit plan (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent).

Regarding Claim 3, Broadbent discloses a system wherein, in addition to the subset of the information received from the participant, additional data is received from

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<sup>1</sup> Wherein examiner interprets information, such as, input borrower, property and originator date as the information relating to a domestic relation order claimed.

<sup>2</sup> Wherein the file, specifically, the worker compensation and loan completion report correspond to the assembled domestic relations order claimed.

a legal representative of the participant (Figure 30, "Welcome, Joe Realtor", Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 4, Broadbent discloses a system wherein, in addition to the subset of the information received from the participant and the legal representative of the participant, additional information is further received from an alternate payee of the employee benefit plan (Figure 22, "Married to (which co-borrower)", Broadbent).

Regarding Claim 5, Broadbent discloses a system wherein, in addition to the subset of the information received from the participant, the legal representative of the participant, and the alternate payee of the employee benefit plan, additional information is further received from a legal representative of the alternate payee of the employee benefit plan (Figure 22 and 30, Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 6, Broadbent discloses a system further including a data storage device for storing rules relating to a domestic relations order (Page 4 and 16, [0051] and [0202], lines 1 – 6 and 1 – 3; respectively, Broadbent).

Regarding Claim 7, Broadbent discloses a system wherein the data storage device further stores sample text passages (Figure 5 and 22, item 543 and "save" in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent).

Regarding Claim 8, Broadbent discloses a system wherein the sample text passages relate to a domestic relations order (Figure 5 and 22, item 543 and “save” in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent).

Regarding Claim 9, Broadbent discloses a system wherein the rules engine further selects a subset of the sample text passages based, at least in part, on the stored rules (Page 9, [0120], lines 10 – 17, Broadbent).

Regarding Claim 10, Broadbent discloses a system wherein the rules engine further selects a subset of the sample text passages based, at least in part, on the received information (Figure 18, “loan programs that fit the criteria you entered on the previous pages”, Page 10, [0125], lines 5 – 9, Broadbent<sup>3</sup>).

Regarding Claim 11, Broadbent discloses a system wherein the document assembler receives at least a subset of the information from the data storage device, the subset of received information having been previously included in a domestic relations order (Page 13, [0177], lines 8 – 13, the previous ‘override’ application, Broadbent).

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<sup>3</sup> Wherein the step of displaying specific loan programs (as in Figure 18, Broadbent) corresponds to the step of selecting a subset of the sample text passages claimed.

Regarding Claim 12, Broadbent discloses a system further comprising an administrative module for maintaining the rules engine (Page 4, [0051], lines 1 – 4, Broadbent).

Regarding Claim 13, Broadbent discloses a computerized method for producing a domestic relations order, comprising:

providing a plurality of sample text passages relating to domestic relations orders (Figure 23, “1234 any Street”, Broadbent<sup>4</sup>), the sample text passages including embedded parameters (Figure 23, Current Street Address, Broadbent<sup>5</sup>);

requesting information for inclusion into a domestic relations order (Figure 24, Broadbent), the requested information including values for one or more of the embedded parameters (Figure 24, item showing value “ \$15000”, Page 21, [0238], lines 1 – 3, Broadbent<sup>6</sup>);

receiving the requested information (Figure 4A, item 401, Page 9, [0123], lines 3 – 8, Broadbent<sup>7</sup>); and

automatically assembling the domestic relations order using a subset of the sample text passages and at least a subset of the received information (Figure 4D,

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<sup>4</sup> Wherein “1234 any Street” corresponds to the sample text passage claimed. In addition, the text that would be entered in the text box (Figure 29, Broadbent) corresponds to another sample text passage claimed.

<sup>5</sup> Wherein “Current Street Address” corresponds to the embedded parameter claimed.

<sup>6</sup> Wherein the value “\$1500” corresponds to the value claimed; and “Estimated Property Value” corresponds to the parameter claimed.

<sup>7</sup> Wherein examiner interprets information, such as, input borrower, property and originator date as the information relating to a domestic relation order claimed.

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items 482 and 483, Page 10, [0125] and [0126], lines 14 – 17 and 18 – 21; respectively, Broadbent<sup>8</sup>).

Regarding Claim 14, Broadbent discloses a method further comprising receiving the information over an electronic communications network (Figure 1, item 100, typical internet network configuration, Page 8, [0116], lines 1 – 7, Broadbent).

Regarding Claim 15, Broadbent discloses a method wherein the electronic communications network is one of a local area network, a wide area network, a telephone network, an intranet, or the Internet (Figure 1, item 100, typical internet network configuration, Page 8, [0116], lines 1 – 7, Broadbent).

Regarding Claim 16, Broadbent discloses a method further comprising receiving the information through an online questionnaire (Figure, 15, Page 5, [0061], lines 5 – 10, Broadbent).

Regarding Claim 17, Broadbent discloses a method further comprising receiving at least a subset of the information from a previously completed domestic relations order (Page 13, [0177], lines 8 – 13, the previous 'override' application, Broadbent).

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<sup>8</sup> Wherein the file, specifically, the worker compensation and loan completion report correspond to the assembled domestic relations order claimed.



Regarding Claim 18, Broadbent discloses a method further comprising receiving at least a subset of the information from a participant in an employee benefit plan (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent).

Regarding Claim 19, Broadbent discloses a method wherein the employee benefits plan is one of a defined contribution plan and a defined benefit plan (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent).

Regarding Claim 20, Broadbent discloses a method further comprising receiving at least a subset of the information from a legal representative of a participant in an employee benefit plan (Figure 30, “Welcome, Joe Realtor”, Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 21, Broadbent discloses a method further comprising receiving at least a subset of the information from an alternate payee of an employee benefit plan (Figure 22, “Married to (which co-borrower)”, Broadbent).

Regarding Claim 22, Broadbent discloses a method further comprising receiving at least a subset of the information from a legal representative of the alternate payee of an employee benefit plan (Figure 22 and 30, Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 23, Broadbent discloses a method further comprising providing a set of rules relating to the composition of a domestic relations order (Page 4 and 16, [0051] and [0202], lines 1 – 6 and 1 – 3; respectively, Broadbent).

Regarding Claim 24, Broadbent discloses a method wherein the assembly step further comprises determining the subset of the sample text passages based, at least in part, on the rules (Page 9, [0120], lines 10 – 17, Broadbent).

Regarding Claim 26, Broadbent discloses a computerized system for producing a domestic relations order, comprising:

means for storing sample text passages for inclusion into a domestic relations order, the sample text passages including embedded parameters (Figure 5 and 22, item 543 and “save” in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent<sup>9</sup>);

means for receiving information about a first domestic relations order (Figure 24, Broadbent), the information providing values for one or more of the embedded parameters (Figure 24, item showing value “ \$15000”, Page 21, [0238], lines 1 – 3, Broadbent<sup>10</sup>); and

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<sup>9</sup> Wherein “First Name”, “Last Name”, etc correspond to the embedded parameters claimed.

<sup>10</sup> Wherein the value “\$1500” corresponds to the value claimed; and “Estimated Property Value” corresponds to the parameter claimed.

means for automatically assembling a domestic relations order from the received information and a subset of the stored sample text (Figure 4D, items 482 and 483, Page 10, [0125] and [0126], lines 14 – 17 and 18 – 21; respectively, Broadbent<sup>11</sup>).

### ***Claim Rejections - 35 USC § 103***

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. This application currently names joint inventors. In considering patentability of the claims under 35 U.S.C. 103(a), the examiner presumes that the subject matter of the various claims was commonly owned at the time any inventions covered therein were made absent any evidence to the contrary. Applicant is advised of the obligation under 37 CFR 1.56 to point out the inventor and invention dates of each claim that was not commonly owned at the time a later invention was made in order for the examiner to consider the applicability of 35 U.S.C. 103(c) and potential 35 U.S.C. 102(e), (f) or (g) prior art under 35 U.S.C. 103(a).

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<sup>11</sup> Wherein the file, specifically, the worker compensation and loan completion report correspond to the assembled domestic relations order claimed.

8. Claims 1 – 24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Broadbent et al. (Broadbent hereinafter) (US Patent App. Pub. 2001/0047326 A1, published: November 29, 2001) in view of Fay et al. (Fay hereinafter) (US Patent App. Pub. 2002/0188540 A1, filed: June 8, 2001).

Regarding Claim 1, Broadbent discloses a computerized system for producing a domestic relations order comprising:

a receiver for receiving information (Figure 4A, item 401, Page 9, [0123], lines 3 – 8, Broadbent<sup>12</sup>). However, Broadbent does not expressly disclose a domestic relations order. On the other hand, Fay discloses a receiver for receiving information relating to a domestic relations order (Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay). It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the Fay's teachings to the system of Broadbent. Skilled artisan would have been motivated to do so, as suggested by Fay (Page 2, [0012] and [0014], lines 1 – 3 and 3 – 5; respectively, Fay), to provide a user with a plurality of periodic retirement income payments; and to provide a defined retirement benefit which will guarantee an individual a minimum defined income level upon individual's retirement. In addition, both of the references (Broadbent and Fay) teach features that are directed to analogous art and they are directed to the same field of endeavor of database management system, such as, authorization, results creation

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<sup>12</sup> Wherein examiner interprets information, such as, input borrower, property and originator date as the information relating to a domestic relation order claimed.

based on received information, and rules module. This relation between both of the references highly suggests an expectation of success.

Furthermore, the combination of Broadbent in view of Fay ("Broadbent/Fay" hereinafter) discloses: a rules engine in communication with the receiver for authenticating the received information (Figure 4A, item 403, Page 3 and 9, [0027] and [0123], lines 6 – 8 and 8 – 14; respectively, Broadbent; and Page 2, [0014], lines 14 – 18, Fay); and

a document assembler for automatically incorporating the authenticated information into an assembled domestic relations order (Figure 4D, items 482 and 483, Page 10, [0125] and [0126], lines 14 – 17 and 18 – 21; respectively, Broadbent<sup>13</sup>; and Page 5, [0041], lines 1 – 7, Fay).

Regarding Claim 2, Broadbent/Fay discloses a wherein a subset of the received information is received from a participant in an employee benefit plan (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent).

Regarding Claim 3, Broadbent/Fay discloses a system wherein, in addition to the subset of the information received from the participant, additional data is received from a legal representative of the participant (Figure 30, "Welcome, Joe Realtor", Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 4, Broadbent/Fay discloses a system wherein, in addition to the subset of the information received from the participant and the legal representative of the participant, additional information is further received from an alternate payee of the employee benefit plan (Figure 22, “Married to (which co-borrower)”, Broadbent).

Regarding Claim 5, Broadbent/Fay discloses a system wherein, in addition to the subset of the information received from the participant, the legal representative of the participant, and the alternate payee of the employee benefit plan, additional information is further received from a legal representative of the alternate payee of the employee benefit plan (Figure 22 and 30, Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 6, Broadbent/Fay discloses a system further including a data storage device for storing rules relating to a domestic relations order (Page 4 and 16, [0051] and [0202], lines 1 – 6 and 1 – 3; respectively, Broadbent).

Regarding Claim 7, Broadbent/Fay discloses a system wherein the data storage device further stores sample text passages (Figure 5 and 22, item 543 and “save” in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent).

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<sup>13</sup> Wherein the file, specifically, the worker compensation and loan completion report correspond to the assembled domestic relations order claimed.

Regarding Claim 8, Broadbent/Fay discloses a system wherein the sample text passages relate to a domestic relations order (Figure 5 and 22, item 543 and “save” in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent).

Regarding Claim 9, Broadbent/Fay discloses a system wherein the rules engine further selects a subset of the sample text passages based, at least in part, on the stored rules (Page 9, [0120], lines 10 – 17, Broadbent).

Regarding Claim 10, Broadbent/Fay discloses a system wherein the rules engine further selects a subset of the sample text passages based, at least in part, on the received information (Figure 18, “loan programs that fit the criteria you entered on the previous pages”, Page 10, [0125], lines 5 – 9, Broadbent<sup>14</sup>).

Regarding Claim 11, Broadbent/Fay discloses a system wherein the document assembler receives at least a subset of the information from the data storage device, the subset of received information having been previously included in a domestic relations order (Page 13, [0177], lines 8 – 13, the previous ‘override’ application, Broadbent).

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<sup>14</sup> Wherein the step of displaying specific loan programs (as in Figure 18, Broadbent) corresponds to the step of selecting a subset of the sample text passages claimed.

Regarding Claim 12, Broadbent/Fay discloses a system further comprising an administrative module for maintaining the rules engine (Page 4, [0051], lines 1 – 4, Broadbent).

Regarding Claim 13, Broadbent/Fay discloses a computerized method for producing a domestic relations order, comprising:

providing a plurality of sample text passages relating to domestic relations orders (Figure 23, “1234 any Street”, Broadbent<sup>15</sup>), the sample text passages including embedded parameters (Figure 23, Current Street Address, Broadbent<sup>16</sup>);

requesting information for inclusion into a domestic relations order (Figure 24, Broadbent), the requested information including values for one or more of the embedded parameters (Figure 24, item showing value “\$15000”, Page 21, [0238], lines 1 – 3, Broadbent<sup>17</sup>);

receiving the requested information (Figure 4A, item 401, Page 9, [0123], lines 3 – 8, Broadbent<sup>18</sup>); and

automatically assembling the domestic relations order using a subset of the sample text passages and at least a subset of the received information (Figure 4D,

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<sup>15</sup> Wherein “1234 any Street” corresponds to the sample text passage claimed. In addition, the text that would be entered in the text box (Figure 29, Broadbent) corresponds to another sample text passage claimed.

<sup>16</sup> Wherein “Current Street Address” corresponds to the embedded parameter claimed.

<sup>17</sup> Wherein the value “\$1500” corresponds to the value claimed; and “Estimated Property Value” corresponds to the parameter claimed.

<sup>18</sup> Wherein examiner interprets information, such as, input borrower, property and originator date as the information relating to a domestic relation order claimed.



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items 482 and 483, Page 10, [0125] and [0126], lines 14 – 17 and 18 – 21; respectively, Broadbent<sup>19</sup>).

Regarding Claim 14, Broadbent/Fay discloses a method further comprising receiving the information over an electronic communications network (Figure 1, item 100, typical internet network configuration, Page 8, [0116], lines 1 – 7, Broadbent).

Regarding Claim 15, Broadbent/Fay discloses a method wherein the electronic communications network is one of a local area network, a wide area network, a telephone network, an intranet, or the Internet (Figure 1, item 100, typical internet network configuration, Page 8, [0116], lines 1 – 7, Broadbent).

Regarding Claim 16, Broadbent/Fay discloses a method further comprising receiving the information through an online questionnaire (Figure, 15, Page 5, [0061], lines 5 – 10, Broadbent).

Regarding Claim 17, Broadbent/Fay discloses a method further comprising receiving at least a subset of the information from a previously completed domestic relations order (Page 13, [0177], lines 8 – 13, the previous 'override' application, Broadbent).

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<sup>19</sup> Wherein the file, specifically, the worker compensation and loan completion report correspond to the

Regarding Claim 18, Broadbent/Fay discloses a method further comprising receiving at least a subset of the information from a participant in an employee benefit plan (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent).

Regarding Claim 19, Broadbent/Fay discloses a method wherein the employee benefits plan is one of a defined contribution plan and a defined benefit plan (Page 7, [0096], lines 7 – 9, employment agreement, Broadbent).

Regarding Claim 20, Broadbent/Fay discloses a method further comprising receiving at least a subset of the information from a legal representative of a participant in an employee benefit plan (Figure 30, “Welcome, Joe Realtor”, Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 21, Broadbent/Fay discloses a method further comprising receiving at least a subset of the information from an alternate payee of an employee benefit plan (Figure 22, “Married to (which co-borrower)”, Broadbent).

Regarding Claim 22, Broadbent/Fay discloses a method further comprising receiving at least a subset of the information from a legal representative of the alternate payee of an employee benefit plan (Figure 22 and 30, Page 7, [0097], lines 1 – 7, Broadbent).

Regarding Claim 23, Broadbent/Fay discloses a method further comprising providing a set of rules relating to the composition of a domestic relations order (Page 4 and 16, [0051] and [0202], lines 1 – 6 and 1 – 3; respectively, Broadbent).

Regarding Claim 24, Broadbent/Fay discloses a method wherein the assembly step further comprises determining the subset of the sample text passages based, at least in part, on the rules (Page 9, [0120], lines 10 – 17, Broadbent).

Regarding Claim 26, Broadbent/Fay discloses a computerized system for producing a domestic relations order, comprising:

means for storing sample text passages for inclusion into a domestic relations order, the sample text passages including embedded parameters (Figure 5 and 22, item 543 and “save” in Figure 22, Page 20, [0219], lines 17 – 22; respectively, Broadbent<sup>20</sup>);

means for receiving information about a first domestic relations order (Figure 24, Broadbent), the information providing values for one or more of the embedded parameters (Figure 24, item showing value “ \$15000”, Page 21, [0238], lines 1 – 3, Broadbent<sup>21</sup>); and

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<sup>20</sup> Wherein “First Name”, “Last Name”, etc correspond to the embedded parameters claimed.

<sup>21</sup> Wherein the value “\$1500” corresponds to the value claimed; and “Estimated Property Value” corresponds to the parameter claimed.

means for automatically assembling a domestic relations order from the received information and a subset of the stored sample text (Figure 4D, items 482 and 483, Page 10, [0125] and [0126], lines 14 – 17 and 18 – 21; respectively, Broadbent<sup>22</sup>).

9. Claim 25 is rejected under 35 U.S.C. 103(a) as being unpatentable over Broadbent et al. (Broadbent hereinafter) (US Patent App. Pub. 2001/0047326 A1, published: November 29, 2001), in view of Fay et al. (Fay hereinafter) (US Patent App. Pub. 2002/0188540 A1, filed: June 8, 2001), and further in view of Hueler (US Patent App. Pub. No. 2003/0004844, filed: April 25, 2001).

Regarding Claim 25, Broadbent/Fay discloses all the limitations as disclosed above including a designating step further comprises determining if the domestic relations order is compliant with a set of rules (Figure 4A, item 403, Page 3 and 9, [0027] and [0123], lines 6 – 8 and 8 – 14; respectively, Broadbent; Page 2 and 8, [0015] and [0077], lines 1 – 6 and 1 – 8; respectively, Fay). However, Broadbent/Fay is silent with respect to the Internal Revenue Code and Employee Retirement Income Security Act. On the other hand, Hueler discloses a system including a procedure for complying with the Internal Revenue Code and Employee Retirement Income Security Act (Page 14, [0111], lines 9 – 14, Hueler). It would have been obvious to one of ordinary skill in the art at the time the invention was made to incorporate the Hueler's teachings to the

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<sup>22</sup> Wherein the file, specifically, the worker compensation and loan completion report correspond to the

system of Broadbent/Fay. Skilled artisan would have been motivated to do so, as suggested by Hueler (Page 2, [0018], lines 1 – 5, Hueler), to provide a manner in which all individuals have access to annuities at group/institutional rates rather than at individual retail rates, even if the individuals' plan sponsors do not provide an annuity option in their plans. In addition, the references (Broadbent, Fay, and Hueler) teach features that are directed to analogous art and they are directed to the same field of endeavor of database management system, such as, authorization, results creation based on received information, and rules module. This relation between both of the references highly suggests an expectation of success.

***Prior Art Made Of Record***

1. Broadbent et al. (US Patent App. Pub. 2001/0047326 A1, published: November 29, 2001) discloses an interface system for mortgage loan originator compliance engine.

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2. Hueler (US Patent App. Pub. No. 2003/0004844, filed: April 25, 2001) discloses an independent annuity placement system and method.
3. Fay et al. (US 2002/0188540 A1) discloses a method and system for portable retirement investment.
4. Stiff et al. (US 2002/0194098 A1) discloses a system and method for guaranteeing minimum periodic retirement income payments using an adjustment account.
5. Florance et al. (US 2003/0078897 A1) discloses a system and method for collection, distribution, and use of information in connection with commercial real state.

### ***Points Of Contact***


Any inquiry concerning this communication or earlier communications from the examiner should be directed to Giovanna Colan whose telephone number is (571) 272-2752. The examiner can normally be reached on 8:30 am - 5:00 pm.

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If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, John Breene can be reached on (571) 272-4107. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Giovanna Colan  
Examiner  
Art Unit 2162  
May 16, 2006

  
JOHN BREENE  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100